

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

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BRADY TUCKER, RYAN HILTON, AND
STANTON SMITH, Individually and on Behalf of
All Others Similarly Situated,

Case No. 1:18-cv-03155-KPF

Plaintiffs,

-against-

CHASE BANK USA, N.A.,

Defendant.

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DECLARATION OF PRASHANT SINGH
IN SUPPORT OF SETTLEMENT AGREEMENT AND RELEASE

I, Prashant Singh, hereby declare as follows:

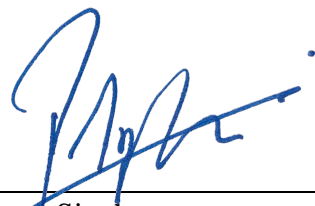
1. I am employed as Executive Director of Pricing Processes, Strategy, Competitive Intelligence and Customer Experience at JPMorgan Chase Bank, N.A., formerly known as Chase Bank USA, N.A. ("Chase"). I have held this position since February 2015. I am authorized to make this declaration on Chase's behalf in support of settlement of the above-captioned matter. If called, I could and would testify competently to the facts set forth in this declaration.

2. In my capacity as Executive Director for Pricing Processes at Chase, I have personal knowledge of Chase's procedures for maintaining certain business records kept in the course of Chase's regularly conducted activities, including but not limited to records regarding cash-advance fees assessed on Chase credit card accounts.

3. Using cash-advance fee assessment data collected at my direction, I estimate that between April 10, 2015 and the date of this declaration, Chase credit card account holders were assessed \$2,567,252 in cash-advance fees, after netting for reversals, in connection with credit card transactions with merchants that Chase has identified as potential cryptocurrency merchants.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

Dated: May 21, 2020
Wilmington, Delaware



Prashant Singh